

Information to identify the case:			
Debtor 1:	Carol Cummings		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Northern District of Illinois		
Case number:	25-02195		
	Social Security number or ITIN: xxx-xx-1984		
	EIN: -- --		
	Social Security number or ITIN: -- --		
	EIN: -- --		
	Date case filed for chapter: 13 2/13/25		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Carol Cummings	
2. All other names used in the last 8 years		
3. Address	638 Rochelle Terrace Lombard, IL 60148	
4. Debtor's attorney Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: cutlerfilings@gmail.com
5. Bankruptcy trustee Name and address	Glenn B Stearns 801 Warrenville Road Suite 650 Lisle, IL 60532	Contact phone 630-981-3888
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 2/14/25

For more information, see page 2

Case number 25-02195

Location:

**Zoom video meeting. Go to
Zoom.us/join, Enter Meeting ID 388 782
3554, and Passcode 4113122038, OR
call 1-872-282-6946**

For additional meeting information, go to www.justice.gov/ust/moc.

Filing deadline: 5/12/25

Filing deadline: 8/12/25

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions. The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on:
4/4/25 at 10:00 AM , Location: **Courtroom 615, 219 S. Dearborn St, Chicago, IL 60604** or **Using Zoom**. To
appear by video, use this link: <https://www.zoomgov.com/> or to appear by telephone, call Zoom for
Government at 1-669-254-5252 or 1-646-828-7666. Then enter the meeting ID 160 731 2971 and
passcode 587656.

Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

In re:
Carol Cummings
Debtor

Case No. 25-02195-JSB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin

Page 1 of 2

Date Rcvd: Feb 14, 2025

Form ID: 309I

Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2025:

Recip ID	Recipient Name and Address
db	+ Carol Cummings, 638 Rochelle Terrace, Lombard, IL 60148-1643
ustact	+ Adam G. Brief, Office of the U. S. Trustee, Region 11, 219 South Dearborn, Room 873, Chicago, IL 60604-2027
31282026	Elmhurst Memorial Hospital, PO Box 776956, Chicago, IL 60677-6956

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: cutlerfilings@gmail.com	Feb 14 2025 22:29:00	David H Cutler, Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076
tr	+ Email/Text: mcguckin_m@lisle13.com	Feb 14 2025 22:30:00	Glenn B Stearns, 801 Warrenville Road Suite 650, Lisle, IL 60532-4350
31282021	+ EDI: ATTWIREBK.COM	Feb 15 2025 03:15:00	AT&T, c/o Bankruptcy, 4331 Communications Dr, Dallas, TX 75211-1300
31282019	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 14 2025 22:45:33	Ally Credit Card/cws, Po Box 9222, Old Bethpage, NY 11804-9222
31282020	Email/Text: Atlanticus@ebn.phinsolutions.com	Feb 14 2025 22:30:00	Aspire, PO Box 105555, Atlanta, GA 30348-5555
31282023	+ EDI: CRFRSTNA.COM	Feb 15 2025 03:15:00	CFNA, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
31282022	+ EDI: CAPITALONE.COM	Feb 15 2025 03:15:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
31282024	+ EDI: WFNNB.COM	Feb 15 2025 03:15:00	Comenity Capital Bank/PayPal Credit, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
31282025	+ EDI: DISCOVER	Feb 15 2025 03:15:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
31282027	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 14 2025 22:45:50	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
31282029	Email/Text: ml-ebn@missionlane.com	Feb 14 2025 22:29:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
31282028	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 14 2025 22:45:54	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
31282030	+ EDI: SYNC	Feb 15 2025 03:15:00	Synco/Walgreens, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
31282031	+ EDI: SYNC	Feb 15 2025 03:15:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
31282032	EDI: WTRRN BANK.COM	Feb 15 2025 03:15:00	TD Bank/Target, PO Box 660170, Dallas, TX 75266-0170

District/off: 0752-1

User: admin

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Date Rcvd: Feb 14, 2025

Form ID: 309I

Total Noticed: 20

31282034 + Email/Text: Atlanticus@ebn.phinsolutions.com

Feb 14 2025 22:30:00

The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555

31282033 + EDI: TCISOLUTIONS.COM

Feb 15 2025 03:15:00

The Bank of Missouri, 5109 S. Broadband Lane, Sioux Falls, SD 57108-2208

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
ust	*+	Adam G. Brief, Office of the U. S. Trustee, Region 11, 219 South Dearborn, Room 873, Chicago, IL 60604-2027

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 16, 2025

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2025 at the address(es) listed below:

Name	Email Address
Adam G. Brief	Ustpregion11.es.ecf@usdoj.gov
David H Cutler	on behalf of Debtor 1 Carol Cummings cutlerfilings@gmail.com r48280@notify.bestcase.com
Glenn B Stearns	stearns_g@lisle13.com

TOTAL: 3